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Please amend the last paragraph of page 4 of the specification as follows.



The invention further comprises articles of manufacture comprising substrates such as a microelectronic device substrate, particularly a semiconductor chip substrate, having plated thereon composition of the invention, including first and second circuit traces separated by a barrier layer, obtainable by methods of the invention. The invention still further comprises articles of manufacture comprising substrates such as a microelectronic device such as semiconductor ships chips or semiconductor packaging having plated thereon solderable finish compositions of the invention.